

Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au



ISSA INVESTMENTS (P.I) PTY
122 CHETWYND RD
MERRYLANDS NSW 2160

Dear Policy Holder,

Thank you for insuring your Landlord Property and Landlord Contents with GIO.

Please find enclosed your Certificate of Insurance, our Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statements (SPDS) (if any). These documents form part of your contract of insurance with us and should be read carefully to understand what your policy covers including the conditions, limits and exclusions that apply.

Your Certificate of Insurance is a record of the information you provided to us during your application. Please review this information and the Your duty to us: no misrepresentation section at the end of your Certificate of Insurance carefully. If you have any questions, further information to tell us, or any of your details are incorrect, please call us on 13 10 10.

Here are some of the benefits you can enjoy as part of your cover:

- ✓ Flood cover automatically included
- ✓ As an automatic feature with our Safety Net Home Protection, we will pay up to a further 25% of your home sum insured if the cost to rebuild your damaged home exceeds your sum insured
- ✓ Legal liability cover up to \$20 million

Please see the PDS for full details.

Regards,

The GIO Team



Landlord Insurance Account

Payment details

Policy number	HGL038119200
Period of insurance	04-03-2022 to 04-03-2023
Total amount paid	\$2,000.64

Your discounts

	10% off	Multi-policy discount
	Up to 15% off	Home and contents combined discount

For full info on ways to save go to gio.com.au/save

Payment received, thank you

Amount Paid: **\$2,000.64**

Your premium covers

This document will be a Tax Invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

Type of Cover / Insured Address	Base Premium	FSL/ESL	Stamp Duty	GST	Total Amount Paid
21 FAUCETT ST, BLACKALLS PARK NSW 2283	\$1,503.24	\$165.35	\$165.19	\$166.86	\$2,000.64
Your Property	\$1,294.76	\$142.42	\$142.28	\$143.72	\$1,723.18
Landlord Contents	\$208.48	\$22.93	\$22.91	\$23.14	\$277.46

An estimated amount of \$165.35 is used by us to pay the Fire/Emergency Services Levy.

Ways to save

You can trust GIO to offer you our best deal possible. If you believe you are eligible for any of these discounts but they are not shown on your certificate of insurance or account, please contact us. Here's a reminder of the ways to save

Increase your excess and save



We provide a range of excess options you may be eligible for, the more you increase your excess the lower your premium will be.

Home & contents combined



Up to 15% discount when you combine your house and its contents onto one policy. If you own a home insured by GIO Strata Insurance and you let us know, we can reward you with this discount off your GIO contents insurance for the contents you own in that home.

Multi-policy Discount



GIO rewards customers who hold three or more eligible GIO personal insurance policies with a 10% discount.

You can bundle three of the same product eg three different houses each with Classic Insurance, or bundle with other products like: Contents, Car, Boat, Caravan & Trailer, Motorcycle, ACT MAI, NSW CTP. (A GIO NSW CTP or ACT MAI Insurance policy can be included as one of the multiple covers but the discount does not apply to the CTP/MAI premium)

Conditions apply, ask us for details. If you are eligible for more than one discount, we apply any subsequent discount to the already discounted rated premium (usually before adding taxes and charges). Minimum premiums may apply. Please read the relevant Product Disclosure Statement before you make any decision regarding this product, available at <https://www.gio.com.au/policy-documents.html>. The Target Market Determination is also available.